

(A) Rated
by A.M. Best

NEW MYGA PRODUCT! MULTI-YEAR GUARANTEE ANNUITY

Excellent



Company Ratings & Interest Rates

3 YEAR GUARANTEED RATE

2.30% (\$100,000+)

2.20% (\$10K - \$99.9K)

Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

Features: Automatic withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/01/2021 & subject to change.

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800-373-9697

END OF CERTIFICATE YEAR	AGE	GUARANTEED				
		INTEREST RATE ¹	WITHDRAWAL	ACCOUNT VALUE	CASH SURRENDER VALUE BEFORE MVA ²	GUARANTEED MINIMUM VALUE ³
1	58	2.30 %	\$0	\$102,300	\$93,300	\$88,375
2	59	2.30 %	\$0	\$104,653	\$96,653	\$89,259
3	60	2.30 %	\$0	\$107,060	\$107,060 ⁴	\$90,151
4	61	1.00 %	\$0	\$108,131	\$99,131	\$91,053
5	62	1.00 %	\$0	\$109,212	\$101,212	\$91,963
6	63	1.00 %	\$0	\$110,304	\$103,304	\$92,883
7	64	1.00 %	\$0	\$111,407	\$111,407	\$93,812
8	65	1.00 %	\$0	\$112,521	\$112,521	\$94,750
9	66	1.00 %	\$0	\$113,646	\$113,646	\$95,697
			\$0			

¹ The projected values above are based on guaranteed minimum interest rates as of the date of this quote and are provided for quoting purposes only. Guaranteed interest rates are determined at the time of certificate issue.

² The Cash Surrender Value includes applicable Withdrawal and Surrender charges, but does not include any MVA, if applicable.

³ Guaranteed Minimum Value is defined in the Additional Information section.

⁴ The Cash Surrender Value reflects an end-of-year value based on the 30-day period which has no Surrender Charge or Market Value Adjustment for this Certificate Year. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for the Certificate Year and the applicable Market Value Adjustment.

CREDITED INTEREST EARNINGS – This Certificate will provide for two 3-year periods where the interest rate (at a rate not less than the Minimum Guaranteed Interest Rate) will be set by Royal Neighbors prior to the beginning of each 3-year period and guaranteed for the 3-year period for which the rate has been set.

After the end of the second 3-year period, interest at a per annum rate of not less than the Minimum Guaranteed Interest Rate will be used in determining the Account Value.

Notice of the Guaranteed Interest Rate for the second 3-year period will be sent to the Owner not less than 30 days prior to the start of the new 3-year period.

COMPARING INTEREST RATES OVER TIME

2.30% vs. 0.25%

	2.30% APY	0.25% APY
Premium:	\$500,000.00	\$500,000.00
End of year:	Account Value	Account Value
1	\$511,500.00	\$501,250.00
2	\$523,264.49	\$502,503.12
3	\$535,299.57	\$503,759.38
Results:	+ \$35,299.57	+ \$3,759.38

On \$500,000 premium after 36 MONTHS:

A rate of 2.30% will earn **\$31,540.19** more than a rate of 0.25%.

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